

IN THE CLAIMS

The following is a current listing of claims and will replace all prior versions and listings of claims in the application. Please amend the claims as follows:

1-86. (Canceled)

87. (Currently Amended) A method, comprising:

a financial institution maintaining ~~by a financial institution~~ of an actual credit account for a first entity;

the financial institution establishing ~~by the financial institution~~ for the first entity a pseudo credit account corresponding to the actual credit account, an identifier for the pseudo credit account, and a pseudo expiration date for the pseudo credit account;

the financial institution receiving ~~of~~ the pseudo credit account identifier ~~by the financial institution~~ from a second entity through an electronic network in association with a purchase by the first entity of something from the second entity, the financial institution being different from each of the first and second entities;

the financial institution withholding ~~by the financial institution~~ from the second entity ~~of~~ information regarding the actual credit account;

the financial institution transmitting ~~of an authorization for~~ payment on behalf of the first entity ~~from the financial institution~~ to the second entity under the pseudo credit account identifier; and

the financial institution applying ~~by the financial institution~~ of a charge against the actual credit account in an amount corresponding to the payment.

88. (Currently Amended) A method according to Claim 87 further comprising ~~wherein the withholding includes~~ the financial institution withholding from the second entity ~~by the financial institution~~ of information regarding an actual identity of the first entity.

89. (Previously Presented) A method according to Claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes configuring the pseudo credit account identifier so that it can be used only once.

90. (Previously Presented) A method according to Claim 87, wherein the establishing of the pseudo credit account identifier by the financial institution includes selecting a pseudo account number as the identifier for the pseudo credit account.

91. (Previously Presented) A method according to Claim 90, wherein the selecting of the pseudo account number by the financial institution includes selecting a pseudo credit card number as the pseudo account number.

92. (Currently Amended) A method according to Claim 87, including the financial institution establishing for the first entity ~~by the financial institution~~ a further pseudo credit account corresponding to a further actual credit account, an identifier for the further pseudo credit account, and a pseudo expiration date for the further pseudo credit account; and

establishing at the financial institution a rule set defining when to use each of the pseudo credit accounts.

93. (New) A system comprising:

a privacy server coupled to a network and configured to facilitate a transaction through the network, wherein the transaction includes a purchase from a seller for a buyer, wherein the privacy server is configured to provide the seller with fictitious payment information in order to facilitate said transaction;

wherein the fictitious payment information corresponds to an actual form of payment of the buyer, the actual form of payment having an associated set of information usable to make purchases based on the actual form of payment;

wherein the fictitious payment information is not usable to determine any of the set of information associated with the actual form of payment.

94. (New) The system of claim 93, wherein the actual form of payment is a credit card of the buyer, and wherein the associated set of information includes information provided by the buyer to sellers when making unsecure purchases using the credit card.

95. (New) The system of claim 93, wherein the actual form of payment is a credit card or a debit card, and wherein the associated set of information includes an account number associated with the actual form of payment.

96. (New) The system of claim 93, wherein the actual form of payment is a credit card or a debit card, and wherein the associated set of information includes an expiration date associated with the actual form of payment.

97. (New) The system of claim 93, wherein the privacy server is configured to provide the seller with the fictitious payment information in response to receiving a first identifier from the seller, wherein the first identifier corresponds to the buyer but does not permit the seller to derive any information indicative of the actual identity of the buyer.

98. (New) The system of claim 93, wherein the fictitious payment information includes a fictitious credit card number or a fictitious debit card number.

99. (New) The system of claim 93, wherein the transaction also involves a financial institution that is registered with the privacy server, wherein a first computer system associated with the financial institution is configured to provide authorization for a payment to the seller in response to receiving the fictitious payment information from the seller, wherein the authorization is provided to the seller without disclosing any of the set of information associated with the actual form of payment.

100. (New) The system of claim 93, wherein the transaction involves a freight company that is registered with the privacy server, wherein the freight company is equipped to deliver a purchased good from the seller to an address of the buyer, wherein the privacy server is configured to provide the address to the freight company.

101. (New) The system of claim 93, wherein the seller is a registered user of the privacy server.

102. (New) The system of claim 93, wherein the transaction involves a financial institution that is registered with the privacy server, wherein a first computer system of the financial institution is configured to provide authentication for a return payment from the seller to an

account corresponding to said actual form of payment in response to receiving the fictitious payment information and a return payment amount from the seller via the network.

103. (New) The system of claim 93, wherein the transaction involves a freight company that is registered with the privacy server, wherein the privacy server is configured to provide the address of the buyer and the address of the seller to the freight company to enable the freight company to return a purchased item from the buyer to the seller.

104. (New) The system of claim 93, wherein the transaction involves a financial institution and a freight company that are registered with the privacy server, wherein the financial institution provides authentication for a payment to the seller, wherein the freight company delivers a purchased good from the seller to the buyer.

105. (New) A system comprising:

a privacy server configured to facilitate a transaction through a network, wherein the transaction includes a purchase from a seller for a buyer, wherein the privacy server is configured to retrieve pseudo payment information of the buyer in response to receiving a first identifier from the seller, wherein the first identifier corresponds to the buyer, but is not usable by the seller to determine the name or address of the buyer;

wherein the pseudo payment information is usable by the seller to receive authorization for payment for the purchase, and wherein the pseudo payment information corresponds to an actual form of payment of the buyer, wherein the actual form of payment has an associated set of information that is usable to make purchases based on the actual form of payment, wherein the pseudo payment information is not usable by the seller to determine any of the set of information associated with the actual form of payment.

106. (New) The system of claim 105, wherein the first identifier is supplied to the seller by the buyer.

107. (New) The system of claim 105, wherein the pseudo payment information includes a pseudo credit card number or a pseudo debit card number.

108. (New) The system of claim 105, wherein the actual form of payment is a credit card of the buyer, and wherein the associated set of information includes information provided by the buyer to sellers when making unsecure purchases using the credit card.

109. (New) The system of claim 105, wherein the actual form of payment is a credit card or a debit card, and wherein the associated set of information includes an account number associated with the actual form of payment.

110. (New) The system of claim 105, wherein the actual form of payment is a credit card or a debit card, and wherein the associated set of information includes an expiration date associated with the actual form of payment.

111. (New) The system of claim 105, wherein the transaction involves a financial institution that is registered with the privacy server, wherein a first server of the financial institution is configured to provide said authorization for payment to the seller without disclosing to the seller any of the set of information associated with the actual form of payment, wherein the first server is configured to provide said authorization in response to receiving the pseudo payment information from the seller.

112. (New) The system of claim 111, wherein the first server is further configured to provide said authorization for payment to the seller in response to determining that the actual form of payment is consistent with a user-specified payment rule.

113. (New) The system of claim 105, wherein the transaction involves a freight company that is registered with the privacy server, wherein the freight company is equipped to deliver a purchased good from the seller to the address of the buyer, wherein the privacy server is configured to provide the address of the buyer to the freight company.

114. (New) The system of claim 113, wherein the privacy server is configured to:

receive a reference number for the purchase from the seller through the network; and

provide the reference number to the freight company, wherein the seller does not disclose to the freight company an identity of the purchased good.

115. (New) The system of claim 105, wherein the seller is a registered user of the privacy server.

116. (New) The system of claim 105, wherein the privacy server does not know any of the set of information associated with the actual form of payment.

117. (New) The system of claim 105, wherein the privacy server is configured to generate the first identifier for the buyer in response to information supplied by the buyer.

118. (New) The system of claim 105, wherein the transaction involves a financial institution that is registered with the privacy server, wherein a first server of the financial institution is configured to provide authentication for a return payment from the seller to an account corresponding to said actual form of payment of the buyer in response to receiving the pseudo payment information and a return payment amount from the seller via the network.

119. (New) The system of claim 105, wherein the transaction involves a freight company that is registered with the privacy server, wherein the privacy server is configured to provide the address of the buyer and the address of the seller to the freight company to enable the freight company to return a purchased item from the buyer to the seller.

120. (New) The system of claim 105, wherein the privacy server does not provide to the seller any information usable to derive the name, address or telephone number of the buyer.

121. (New) The system of claim 105, wherein transaction involves a financial institution that is registered with the privacy server, wherein the financial institution does not provide to the seller any information usable by the seller to derive any of the set of information associated with the actual form of payment of the buyer.

122. (New) The system of claim 105, wherein the privacy server is not configured to store any of the set of information associated with the actual form of payment.

123. (New) A system comprising:

a privacy server configured to facilitate, through a network, a transaction that includes a purchase from a seller for a buyer, wherein said transaction also involves one or more entities in addition to the buyer, the seller and the privacy server;

wherein said transaction is performed such that each of the privacy server, the seller and the one or more additional entities have access to at least one of, but not all of, the following pieces of information: the actual name of the buyer, an account number of an actual form of payment of the buyer, and the identity of the good or service being purchased from the seller.

124. (New) The system of claim 123, wherein the seller stores the identity of the good or service being purchased, but does not store the actual name of the buyer, an actual address of the buyer, or the account number.

125. (New) The system of claim 123, wherein the privacy server stores the actual name of the buyer and the identity of the good or service being purchased, but does not store the account number.

126. (New) The system of claim 123, wherein the one or more additional entities includes a financial institution that is registered with the privacy server, wherein a first server of the financial institution is configured to provide authorization for a payment to the seller without disclosing the account number to the seller.

127. (New) The system of claim 126, wherein the first server is configured to provide said authorization in response to receiving fictitious payment information from the seller, wherein the fictitious payment information corresponds to the actual form of payment of the buyer.

128. (New) The system of claim 127, wherein the first server is further configured to provide said authorization for payment to the seller in response to determining that the actual form of payment corresponding to the fictitious payment information is consistent with a user-specified payment rule.

129. (New) The system of claim 123, wherein the one or more additional entities includes a freight company that is registered with the privacy server, wherein the freight company is

equipped to deliver a purchased item from the seller to an address of the buyer, wherein the privacy server is configured to provide the address of the buyer to the freight company.

130. (New) The system of claim 129, wherein the privacy server is configured to:

receive a reference number for the purchase from the seller through the network; and

provide the reference number to the freight company, wherein the seller does not disclose to the freight company the identity of the good or service being purchased.

131. (New) The system of claim 123, wherein the seller is a registered user of the privacy server.

132. (New) The system of claim 131, wherein a computer system of the seller is configured to receive a transaction report corresponding to the buyer from the privacy server, wherein the transaction report includes information at least partially describing one or more transactions made by the buyer using the privacy server.

133. (New) A method comprising:

receiving a first identifier from a seller through a network, wherein the first identifier corresponds to a buyer and does not contain any information usable by the seller to derive an actual name or address of the buyer, wherein the first identifier is usable to retrieve alias payment information, wherein the alias payment information corresponds to an actual form of payment of the buyer, wherein the actual form of payment has an associated set of information usable to make purchases based on the actual form of payment;

providing the alias payment information to the seller in order to facilitate a payment to the seller for a purchase on behalf of the buyer, wherein the alias payment information is not usable by the seller to derive any of the set of information associated with the actual form of payment.

134. (New) The method of claim 133, wherein the alias payment information includes an alias credit card number or an alias debit card number.

135. (New) The method of claim 133 further comprising: a first computer system of a financial institution providing authorization for the payment to the seller without disclosing to

the seller any of the set of information associated with the actual form of payment of the buyer, wherein the first computer system provides said authorization in response to receiving the alias payment information from the seller.

136. (New) The method of claim 133 further comprising: providing an address of the buyer to a freight company to enable the financial institution to deliver a purchased good from the seller to the address of the buyer.

137. (New) The method of claim 133 further comprising: receiving registration information from the seller in order to register the seller with a privacy service.

138. (New) The method of claim 133 further comprising: a computer system of a financial institution providing authentication for a return payment from the seller to an account corresponding to the actual form of payment of the buyer in response to receiving the alias payment information and a return payment amount from the seller via the network.

139. (New) The method of claim 133 further comprising: providing the address of the buyer and an address of the seller to a freight company to enable the freight company to return a purchased item from the buyer to the seller.

140. (New) The method of claim 133 further comprising:

a financial institution providing authentication for the payment to the seller without disclosing any of the set of information associated with the actual form of payment of the buyer; and

a freight company delivering a package containing a purchased good from the seller to the buyer without knowing the identity of the purchased good.

141. (New) A method comprising:

retrieving pseudo payment information corresponding to an actual form of payment of a buyer in response to receiving a first identifier corresponding to the buyer, wherein the first identifier is received through a network from a seller, wherein the first identifier is not usable by the seller to determine the name or address of the buyer, wherein the pseudo payment information is usable by the seller to receive authorization for a payment for a purchase from the

seller for the buyer, wherein the actual form of payment has an associated set of information usable to make purchases based on the actual form of payment, wherein the pseudo payment information is not usable by the seller to determine any of the set of information associated with the actual form of payment;

providing the pseudo payment information through the network to the seller after said retrieving the pseudo payment information.

142. (New) The method of claim 141, wherein the first identifier is supplied to the seller by the buyer.

143. (New) The method of claim 141, wherein the pseudo payment information includes a pseudo credit card number or a pseudo debit card number.

144. (New) The method of claim 141 further comprising: a first server of a financial institution providing said authorization for payment to the seller without disclosing to the seller any of the set of information associated with the actual form of payment, wherein the first server provides said authorization in response to receiving the pseudo payment information from the seller.

145. (New) The method of claim 141 further comprising providing the address of the buyer to a freight company to enable the freight company to deliver a purchased good from the seller to the address of the buyer.

146. (New) The method of claim 141 further comprising: a first server of the financial institution providing authentication for a return payment from the seller to an account corresponding to the actual form of payment of the buyer in response to receiving the pseudo payment information and a return payment amount from the seller via the network.

147. (New) The method of claim 141 further comprising providing the address of the buyer and the address of the seller to a freight company to enable the freight company to return a purchased item from the buyer to the seller.